

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF WESTERN PENNSYLVANIA
CONCILIATION CONFERENCE MINUTES**

Conciliation Conference:

Debtor: JERRY A. & KATHY J. MCKINNEY
Case Number: 19-70386-JAD Chapter: 13
Date / Time / Room: THURSDAY, JANUARY 30, 2020 11:30 AM 3251 US STEEL
Hearing Officer: CHAPTER 13 TRUSTEE

FILED
1/31/20 7:12 am
CLERK
U.S. BANKRUPTCY
COURT - WDP

Matter:

#23 - Continued Confirmation of Plan Dated 7/11/2019 (NFC)
+ Order entered 12/27/2019 re: Interim Mortgage Modification [w/ M&T Bank]
R / M #: 23 / 0

Appearances:

Debtor: *Protsko*
Trustee: Winnecour / Pail / Katz / DeSimone
Creditor:

*Lmp pending
trial mod in process*

Proceedings:

Outcome:

1. _____ Case Converted to Chapter 7
2. _____ Case Converted to Chapter 11
3. _____ Case Dismissed without Prejudice
4. _____ Case Dismissed with Prejudice
5. _____ Debtor is to inform Court within _____ days their preference to Convert or Dismiss
6. ☒ The plan payment/term is increased/extended to _____, effective _____.
7. ☒ Plan/Motion continued to 5/21/20 at 10:30 AM
8. _____ An Amended Plan is to be served on all creditors and certificate of service filed by _____.
Objections are due on or before _____.
A hearing on the Amended Plan is set for _____ at _____.
9. _____ Contested Hearing: _____ at _____.
10. _____ Other: _____

Certificate of Notice Page 2 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jerry A. McKinney
 Kathy J. McKinney
 Debtors

Case No. 19-70386-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: msch
 Form ID: pdf900

Page 1 of 3
 Total Noticed: 105

Date Rcvd: Jan 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2020.

db/jdb
 sp +Jerry A. McKinney, Kathy J. McKinney, 276 Ida Street, Houtzdale, PA 16651-8542
 +Adam N. Quatrini, Quatrini Rafferty, P.C., 550 East Pittsburgh Street,
 Greensburg, PA 15601-2663
 sp +Quatrini Rafferty, P.C., 550 East Pittsburgh Street, Greensburg, PA 15601-2663
 cr +The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232,
 UNITED STATES 15232-1700
 15077258 +ACS/College Loan Corp., 501 Bleecker St., Utica, NY 13501-2401
 15077264 +AM Std Asst., 100 Cambreidge St., Suite 1600, Boston, MA 02114-2518
 15077263 Altoona Regional, 820 Howard Ave., Altoona, PA 16601
 15077265 +Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890
 15077272 +CBCS, PO Box 2724, Columbus, OH 43216-2724
 15077284 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
 (address filed with court: Continental Finance, P.O. Box 105125, Atlanta, GA 30348)
 15077274 +Centre Diagnostic, P.O. Box 197, State College, PA 16804-0197
 15077275 +Centre Emergency Med., P.O. Box 6009, Hermitage, PA 16148-1009
 15077276 +Chase Card, Attn: Correspondence, P.O. Box 15298, Wilmington, DE 19850-5298
 15077277 +Chase Mortgage, P.O. Box 24696, Columbus, OH 43224-0696
 15077278 +Clair and Eleanor Godissart, 525 Keystone Hill Road, Philipsburg, PA 16866-8305
 15077279 +Clearfield Hospital, P.O. Box 731584, Dallas, TX 75373-1584
 15077281 +Comcast Cable, P.O. Box 23870, Jacksonville, FL 32241-3870
 15077282 +Commonwealth of PA, 118 Enterprise Drive, Philipsburg, PA 16866-3172
 15077283 Complete Payment Recovery, 3500 5th Street, River Falls, AL 36476
 15077285 +Credit Acceptance Corporation, 25505 W. 12 Mile Rd., Suite 3000, Southfield, MI 48034-8331
 15077288 +Credit Control Collections, 2410 Broad Avenue, Altoona, PA 16601-1940
 15077291 +David J. Hickton, Esq., US Postal Office & Courthouse, 700 Grant Street, Suite 4000,
 Pittsburgh, PA 15219-1956
 15077292 +Delta Management Associates, Inc., 100 Everatt Avenue, Suite 6, P.O. Box 9191,
 Chelsea, MA 02150-9191
 15099528 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
 15077294 Fst Premier, 601 S. Minneapolis Ave., Sioux Falls, SD 57104
 15077295 +Geisinger, P.O. Box 27727, Newark, NJ 07101-7727
 15077296 +Geisinger Health System, 100 N. Academy Avenue, Danville, PA 17822-0001
 15077299 HSBC, P.O. Box 7114, Charlotte, NC 28272
 15077300 +HSBC Mortgage Services Inc., 636 Grand Regency Boulevard, Brandon, FL 33510-3942
 15077297 +Holiday Financial, 1800 Daisy Street, Ext. St., Clearfield, PA 16830-3265
 15077298 +Home Health Ressource, P.O. Box 13150, Overland Park, KS 66282-3150
 15077301 +ICN IPA Collection, P.O. Box 893, Washington, PA 15301-0893
 15077304 +KML Law Group, P.C., Mellon Independence Center-Suite 5000, 701 Market Street,
 Philadelphia, PA 19106-1538
 15077305 +L.S. Ross Assoc., P.O. Box 6099, Jackson, MI 49204-6099
 15077306 +Laffey & Associates, 415 Chartiers Avenue, Carnegie, PA 15106-2356
 15077307 +Laurel Eye Clinic, P.O. Box 1180, Sharpsburg, GA 30277-0964
 15077311 +M&T Bank/Lakeview, P.O. Box 840, Buffalo, NY 14240-0840
 15077319 +MRS Associates, 1930 Olney Ave., Cherry Hill, NJ 08003-2016
 15077313 +Matt Harron, Nick Miller & Amy Buchanan, Attorneys at Law, 607 College Street, Suite 101,
 Pittsburgh, PA 15232-1700
 15077314 +Med East Post Opd Surgical, P.O. Box 822796, Philadelphia, PA 19182-2796
 15077316 Meredith Manor, Waverly, WV 26184
 15085703 +Meredith Manor, 147 Saddle Ln, Waverly, WV 26184-3254
 15077318 Mihalkd's, One Hillside Drive, Altoona, PA 16601
 15077320 +Mt. Nittany Medical Center, P.O. Box 536317, Pittsburgh, PA 15253-5905
 15077321 +Mt. Nittany Physician Group, P.O. Box 6005, Hermitage, PA 16148-1005
 15077322 +National Credit Adjusters, P.O. Box 3023, Hutchinson, KS 67504-3023
 15077323 +National Recovery, 2491 PaxtonSt., Harrisburg, PA 17111-1036
 15077324 +Northland Group Inc., P.O. Box 129, Thorofare, NJ 08086-0129
 15118162 +Penelec, c/o FirstEnergy/Penelec, 101 Crawford's Corner Rd., Bldg. #1, Ste. 1-511,
 Holmdel, NJ 07733-1976
 15077326 +Penelec/First Energy, P.O. Box 16001, Reading, PA 19612-6001
 15077327 +Penn Credit, Attn: Bankruptcy, P.O. Box 988, Harrisburg, PA 17108-0988
 15077328 +Penn Credit, 916 S. 14th St., P.O. Bo 988, Harrisburg, PA 17108-0988
 15077329 +Penn Highlands, P.O. Box 16157, Rocky River, OH 44116-0157
 15077330 +Penn Highlands Clfd, P.O. Box 893, Washington, PA 15301-0893
 15077331 +Penn Highlands Dubois, P.O. Box 447, Du Bois, PA 15801-0447
 15077334 +Quest Diagnostics Venture, LLC, P.O. Box 740717, Cincinnati, OH 45274-0717
 15077335 R&R Radiology Consultants, P.O. Box 129, State College, PA 16803
 15077336 +Scheer, Green & Burke, P.O. Box 1312, Toledo, OH 43603-1312
 15077337 +Schumacher Group, 165 Caprice Court, Unit B, Castle Rock, CO 80109-1559
 15077340 +The Caring Healthcare Network, 601 N. Front Street, Philipsburg, PA 16866-2303
 15117943 +The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232-1700
 15077341 +The HMC Group, Collection Agency, P.O. Box 16211, Rocky River, OH 44116-0211
 15077343 +Tribute Card, Attn: Bankruptcy, P.O. Box 105555, Atlanta, GA 30348-5555
 15077344 +Tyrone Hospital, 9245 Watson Industrial Park, Saint Louis, MO 63126-1518
 15077347 +UPMC, P.O. Box 371472, Pittsburgh, PA 15250-7472

District/off: 0315-7 User: msch Page 2 of 3 Date Rcvd: Jan 31, 2020
Form ID: pdf900 Total Noticed: 105

15077348 +UPMC Altoona, P.O. Box 1123, Minneapolis, MN 55440-1123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Feb 01 2020 04:12:54
Exeter Finance LLC, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS,
Oklahoma City, OK 73118-7901

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 01 2020 04:11:49
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

15077260 +E-mail/Text: EBNProcessing@afni.com Feb 01 2020 04:07:21 AFNI, 1310 MLK Drive,
P.O. Box 3517, Bloomington, IL 61702-3517

15077259 +E-mail/Text: katie.wilson@advanceddisposal.com Feb 01 2020 04:06:00 Advanced Disposal,
6330 Route 219, Brockway, PA 15824-5016

15077261 +E-mail/Text: kristin.villeneuve@allianceoneinc.com Feb 01 2020 04:05:45 Alliance One,
4850 Street Rd. Suite 300, Feasterville Trevose, PA 19053-6643

15077262 +E-mail/Text: ally@ebn.phinsolutions.com Feb 01 2020 04:05:45 Ally Financial,
200 Renaissance Ctr, Detroit, MI 48243-1300

15077266 +E-mail/Text: EBN_Greensburg@Receivemorermp.com Feb 01 2020 04:08:34
Barks Credit & Collections, P.O. Box 329, Temple, PA 19560-0329

15077273 +E-mail/Text: bankruptcy_notifications@ccsusa.com Feb 01 2020 04:08:22
CCS/Nationwide Insurance, 725 Canton Street, Norwood, MA 02062-2679

15077268 +E-mail/Text: bankruptcy@cavps.com Feb 01 2020 04:07:39 Calvary Portfolio Services,
500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322

15077270 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 01 2020 04:12:49 Capital One,
P.O. Box 30285, Salt Lake City, UT 84130-0285

15077269 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 01 2020 04:12:49 Capital One,
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

15099544 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 01 2020 04:10:51
Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,
Charlotte, NC 28272-1083

15080683 +E-mail/Text: bankruptcy@cavps.com Feb 01 2020 04:07:39 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

15077280 +E-mail/Text: bankruptcy@firstenergycorp.com Feb 01 2020 04:07:13 Collection Service Center,
839 5th Avenue, New Kensington, PA 15068-6303

15077286 +E-mail/Text: csdlclientservices@cboflanc.com Feb 01 2020 04:07:55
Credit Bureau of Lancaster County, Inc., P.O. Box 1271, Lancaster, PA 17608-1271

15077287 +E-mail/Text: bankruptcy_notifications@ccsusa.com Feb 01 2020 04:08:22
Credit Collections Services, Two Wells Avenue,, Newton Center, MA 02459-3246

15077290 +E-mail/Text: bdsupport@creditmanagementcompany.com Feb 01 2020 04:07:47
Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956

15077289 +E-mail/Text: bdsupport@creditmanagementcompany.com Feb 01 2020 04:07:47
Credit Management Company, 2121 Noblestown Road, Attn: Bankruptcy Dept.,
Pittsburgh, PA 15205-3956

15077293 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Feb 01 2020 04:13:02 Exeter Finance Corp.,
P.O. Box 166008, Irving, TX 75016-6008

15087043 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Feb 01 2020 04:11:56 Exeter Finance LLC,
P.O. Box 167399, Irving, TX 75016-7399

15077303 +E-mail/Text: cio.bncmail@irs.gov Feb 01 2020 04:06:02 Internal Revenue Service,
Attn: Sandra Bence, 1000 Liberty Avenue, Stop 711B, Pittsburgh, PA 15222-4107

15077309 +E-mail/Text: ebn@ltdfin.com Feb 01 2020 04:06:09 LTD Financial Services,
7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134

15077310 +E-mail/PDF: resurgentbknofications@resurgent.com Feb 01 2020 04:11:59 LVNV Funding LLC,
P.O. Box 10497, Greenville, SC 29603-0497

15116944 +E-mail/PDF: resurgentbknofications@resurgent.com Feb 01 2020 04:11:04 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

15117945 +E-mail/Text: camanagement@mtb.com Feb 01 2020 04:06:09 Lakeview Loan Servicing, LLC,
c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840

15077308 +E-mail/PDF: gecsedirecoverycorp.com Feb 01 2020 04:11:31 Lowes, P.O. Box 530914,
Atlanta, GA 30353-0914

15077315 +E-mail/Text: rcpsbankruptcyntices@parallon.com Feb 01 2020 04:08:27 Medicredit Inc.,
P.O. Box 1629, Maryland Heights, MO 63043-0629

15077317 +E-mail/Text: bankruptcydpt@mcmcg.com Feb 01 2020 04:07:06 Midland Funding,
8875 Aero Dr Ste 200, San Diego, CA 92123-2255

15077332 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 01 2020 04:27:59
Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541

15077333 +E-mail/Text: bnc-quantum@quantum3group.com Feb 01 2020 04:06:30
Quantum3 Group LLC as agent for, Cascade Capital LLC Series C, P.O. Box 788,
Kirkland, WA 98083-0788

15077338 +E-mail/Text: bankruptcy@sw-credit.com Feb 01 2020 04:07:08 Southwest Credit Systems,
4120 International Parkway ste 1100, Carrollton, TX 75007-1958

15077339 +E-mail/PDF: cbp@onemainfinancial.com Feb 01 2020 04:10:34 Springleaf, P.O. Box 64,
Evansville, IN 47701-0064

15079213 +E-mail/PDF: gecsedirecoverycorp.com Feb 01 2020 04:11:31 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

15077342 +E-mail/Text: bankruptcydepartment@tsico.com Feb 01 2020 04:08:04 Transworld Sysms,
P.O. Box 15273, Wilmington, DE 19850-5273

15077346 +E-mail/Text: skorman@uoc.com Feb 01 2020 04:08:20 UOC, 101 Regent Court,
State College, PA 16801-7965

15077345 +E-mail/Text: bnc@alltran.com Feb 01 2020 04:05:50 United Recovery Systems,
P.O. Box 722929, Houston, TX 77272-2929

District/off: 0315-7

User: msch
Form ID: pdf900

Page 3 of 3
Total Noticed: 105

Date Rcvd: Jan 31, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15110575 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 01 2020 04:12:04 Verizon,
by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15077349 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Feb 01 2020 04:05:34
Verizon, Verizon Wireless Bankruptcy Administrati, 500 Technology Dr., Ste 500,
Saint Charles, MO 63304-2225
15146031 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Feb 01 2020 04:11:48
Wollemi Acquisitions, LLC c/o AIS Portfolio Servic, 4515 N Santa Fe Ave. Dept. APS,
Oklahoma City, OK 73118-7901

TOTAL: 39

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Lakeview Loan Servicing, LLC
cr* +Wollemi Acquisitions, LLC c/o AIS Portfolio Servic, 4515 N Santa Fe Ave. Dept. APS,
Oklahoma City, OK 73118-7901
15077312* ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
(address filed with court: Mabt/contfin, P.O. Box 8099, Newark, DE 19714)
15120730* +Holiday Financial, 1800 Daisy Street, Ext., St. Clearfield, PA 16830-3265
15077302* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Centralized Insolvency Operations,
P.O. Box 21126, Philadelphia, PA 19114-0326)
15085704* +MRS Associates, 1930 Olney Ave., Cherry Hill, NJ 08003-2016
15117263* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)
15077267 ##+Beneficial, P.O. Box 1231, Brandon, FL 33509-1231
15077271 ##+Cawley & Bergmann, LLP, 117 Kinderkamack Road, Suite 201, River Edge, NJ 07661-1916
15077325 ##+PA Collection, P.O. Box 893, Washington, PA 15301-0893

TOTALS: 1, * 6, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2020 at the address(es) listed below:

David Z. Valencik on behalf of Debtor Jerry A. McKinney dvalencik@c-vlaw.com,
cvtlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-
vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com
David Z. Valencik on behalf of Joint Debtor Kathy J. McKinney dvalencik@c-vlaw.com,
cvtlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-
vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com
Matthew M. Herron on behalf of Creditor The Debt Doctors, LLC mmh@thedebtctors.com,
hgs@thedebtctors.com;alb@thedebtctors.com
Office of the United States Trustee ustpregon03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6